

MICHAEL J. O'CALLAGHAN
614.628.4431
mocallaghan@slk-law.com

Huntington Center 614.463.9441
41 South High Street 614.463.1108 fax
Suite 2400
Columbus, Ohio 43215

www.slk-law.com

January 10, 2014

Via Email and Certified Mail
Return Receipt Requested

Ms. Sherry Estes
C-14J
U.S. EPA, Region 5
77 West Jackson Boulevard
Chicago, IL 60604-3507

Re: Skinner Landfill/U.S. EPA Oversight Cost Bill

Dear Sherry:

This follows up on my previous communications with you indicating that the Skinner Landfill Site Work Group (the "Work Group") intended to dispute U.S. EPA's most recent oversight cost bill, which I received on November 18, 2013. A copy of the oversight bill is attached as Exhibit A.

The Work Group contests these response costs because, among other reasons, there is not adequate information to allow it to determine if an accounting error has been made and if the costs are consistent with the National Contingency Plan. Among the entries for which the Work Group specifically seeks more detailed are the following: 1) the timekeeper entries for Sheila Barnes, Linda Haile, Rebecca Frey, Patricia Jefferies Sharwell, Ida Levin, Susan Pastor, Alida Roberman, and Joan Tanaka; 2) the Primus Solutions charge of \$1,553.60 for technical support; and 3) the "other" direct cost charge of \$1,117.93. The Work Group reserves the right to seek additional details for timekeepers and other entries not specifically identified here upon review of the additional detail for the specific items identified above. Finally, the bill contains numerous charges for U.S. EPA fiscal year 2012.

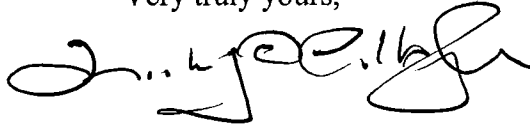
The Work Group is specifically invoking the dispute resolution provisions of Section XXV of the consent decree in this matter. Pursuant to our discussions it is the intent of the Work Group and the U.S. EPA to attempt to informally resolve this matter through good faith negotiations. I am requesting that U.S. EPA agree to extend the period for good faith negotiations from 20 days to 35 days pursuant to paragraph 101 of the consent decree.

Ms. Sherry Estes
January 10, 2014
Page 2

Attached as Exhibit B is evidence that the Work Group has established an interest bearing escrow account for the total amount of the oversight costs with Waterford Bank, N.A. in Toledo, Ohio. Due to its multiple questions regarding the oversight costs, the Work Group could not determine if there is an amount that is uncontested. Should we be able to determine that in the interim through our discussions the Work Group will pay any uncontested amount.

Please let me know if U.S. EPA will agree to extend the period for informal, good faith negotiations.

Very truly yours,



Michael J. O'Callaghan

MJO/nmr
Enclosures

cc: Chief, Environmental Enforcement Section
Environment and Natural Resources Division
U.S. Department of Justice
P.O. Box 7611
Ben Franklin Station
Washington, D.C. 20044
Re: DJ # 90-11-3-1620

Chief, Environmental Defense Section
U.S. Department of Justice
Environment and Natural Resources Division
P.O. Box 23986
Washington, D.C. 20026-3986
Re: DJ # 90-11-6-128

William E. Muno or Sucessor
Director, Superfund Division
United States Environmental Protection Agency
Region V
77 W. Jackson
Chicago, IL 60604

Scott Hanson
EPA Project Coordinator
United States Environmental Protection Agency
Region V, C-14J
77 W. Jackson Blvd.
Chicago, IL 60604

EXHIBIT A



UNITED STATES ENVIRONMENTAL PROTECTION AGENCY
REGION 5
77 WEST JACKSON BOULEVARD
CHICAGO, IL 60604-3590

NOV 13 2013

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

REPLY TO THE ATTENTION OF

7001-0320-0000-7664-3047

Michael J. O'Callaghan, Esquire
Shumaker, Loop & Kendrick, LLP
41 South High Street, Suite 2400
Columbus, Ohio 43215

RE: Skinner Landfill, OH
Site No. 0573

RECEIVED: MJO
Shumaker, Loop & Kendrick, LLP
Columbus, Ohio

DATE: 11/18/13
FILE: 304695-671485
ROUTE:

Dear Mr. Callaghan:

The enclosed billing is for the recovery of costs incurred by the U.S. Environmental Protection Agency (EPA) for oversight activity performed under the authority of the Comprehensive Environmental Response Compensation and Liability Act (CERCLA) as amended for the period 08/01/12 through 07/31/13. These costs were incurred for the Skinner Landfill. EPA is due \$31,425.84. Please note that you may receive a supplemental billing for this period for contractor charges and Department of Justice costs not yet processed. This bill is solely for recovery of government oversight costs and any fines and/or penalties due will be billed separately.

This billing invoice is being forwarded to you for payment based upon the Consent Decree, C-1-00-424. Please make your check payable to EPA Hazardous Substance Superfund and forward your payment to the following:

US Environmental Protection Agency
Superfund Payments
Cincinnati Finance Center
P.O. Box 979076
St. Louis, MO 63197-9000

To avoid additional charges, payment must be received at the EPA P.O. Box within 60 days after receipt of this bill. If payment is not received within that time frame, interest

will accrue from the date at the rate of 0.81% per annum. If there are any questions regarding the legality of this bill, please contact U.S. EPA's Associate Regional Counsel, Sherry Estes, at (312) 886-7164 or mail comments to the following address:

U.S. Environmental Protection Agency
ATTN: Sherry Estes
77 West Jackson Boulevard C-14J
Chicago, Illinois 60604

If there are any other questions regarding this bill, please contact U.S. EPA's Remedial Project Manager, Scott Hansen, at (312) 886-1999 or mail comments to the following address:

U.S. Environmental Protection Agency
ATTN: Scott Hansen
77 West Jackson Boulevard SR-6J
Chicago, Illinois 60604

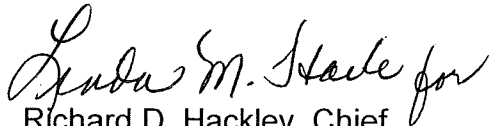
To ensure that your payment is properly recorded by EPA the following information must be included on the face of your payment check:

Skinner Landfill, OH
Site No. 0573
Account No. **(2751426S0013)**

You should also send notice that payment has been made to the EPA addressees above.

Thank you for your cooperation.

Sincerely yours,



Richard D. Hackley, Chief
Program Accounting & Analysis Section

Enclosures

cc: Sherry Estes, C-14J
Scott Hansen, SR-6J

Lori Weidner, Accountant, US EPA – Cincinnati Finance Center

Itemized Cost Summary
SKINNER LANDFILL, OH, OH SITE ID = 05 73
COSTS FROM AUGUST 1, 2012 THROUGH JULY 31, 2013

REGIONAL PAYROLL COSTS	\$17,462.82
SUPERFUND COOPERATIVE AGREEMENT (SCA)	
OHIO E.P.A. (V98568704)	\$983.04
TECHNICAL SERVICE AND SUPPORT	
PRIMUS SOLUTIONS, INC. (EPW11024)	\$1,553.60
MISCELLANEOUS COSTS (MIS)	\$92.50
EPA INDIRECT COSTS	\$11,333.88
Total Site Costs:	\$31,425.84

Regional Payroll Costs

SKINNER LANDFILL, OH, OH SITE ID = 05 73

COSTS FROM AUGUST 1, 2012 THROUGH JULY 31, 2013

<u>Employee Name</u>	<u>Fiscal Year</u>	<u>Pay Period</u>	<u>Payroll Hours</u>	<u>Payroll Costs</u>
BARNES, SHEILA	2012	23	3.00	147.92
FINANCIAL SPECIALIST		24	1.00	49.29
		25	0.50	24.65
		26	4.25	209.53
		27	1.50	74.05
	2013	01	0.50	24.61
		02	2.00	98.59
		03	4.00	197.21
		04	0.50	24.63
		05	0.25	12.32
		12	0.50	24.69
			18.00	\$887.49
ESTES, SHERRY	2012	22	1.50	127.58
GENERAL ATTORNEY		23	1.75	148.85
		24	3.50	297.71
		25	2.50	212.63
		26	2.00	170.12
		27	0.75	63.48
	2013	01	2.00	170.90
		02	3.50	297.70
		03	0.50	42.52
		04	5.50	448.32
		05	1.25	101.70
		06	0.25	20.33
		08	0.50	42.59
		09	0.50	42.65
		11	2.75	234.52
		12	0.25	21.32
		15	0.25	21.85
		16	1.50	131.09
		18	0.25	21.44
		19	0.25	21.04
			31.25	\$2,638.34
FREY, REBECCA	2012	22	1.75	140.61
ENVIRONMENTAL ENGINEER		26	7.50	602.59
	2013	01	0.25	19.75

Regional Payroll Costs

SKINNER LANDFILL, OH, OH SITE ID = 05 73

COSTS FROM AUGUST 1, 2012 THROUGH JULY 31, 2013

<u>Employee Name</u>	<u>Fiscal Year</u>	<u>Pay Period</u>	<u>Payroll Hours</u>	<u>Payroll Costs</u>
FREY, REBECCA	2013	06	0.50	38.26
			10.00	\$801.21
HAILE, LINDA	2013	02	0.75	48.53
LEAD ACCOUNTANT		03	0.25	16.18
		04	0.50	32.34
			1.50	\$97.05
HANSEN, SCOTT	2012	22	16.50	1,143.63
ENGINEER		23	10.25	715.35
		24	4.00	277.24
		25	4.00	277.24
		26	10.75	745.09
		27	1.00	71.00
	2013	01	1.50	106.75
		02	4.00	284.39
		03	8.00	568.76
		04	2.50	177.74
		05	1.50	106.65
		06	7.50	533.22
		07	4.00	284.38
		08	3.00	213.29
		09	6.25	445.16
		10	1.50	106.84
		11	1.50	106.84
		12	0.50	35.61
		13	0.50	35.61
		14	1.00	71.23
		16	3.75	262.21
		17	1.50	106.84
			95.00	\$6,675.07
JEFFRIESHARWELL, PATRICIA	2013	06	1.00	36.86
SECRETARY (TYPING)			1.00	\$36.86
LEVIN, IDA	2012	24	34.00	2,530.79

Regional Payroll Costs

SKINNER LANDFILL, OH, OH SITE ID = 05 73

COSTS FROM AUGUST 1, 2012 THROUGH JULY 31, 2013

<u>Employee Name</u>	<u>Fiscal Year</u>	<u>Pay Period</u>	<u>Payroll Hours</u>	<u>Payroll Costs</u>
CHEMIST	2013	09	9.00	671.82
			43.00	\$3,202.61
PASTOR, SUSAN	2012	25	3.00	218.12
PUBLIC AFFAIRS SPECIALIST		26	2.00	145.41
	2013	02	1.00	72.71
			6.00	\$436.24
RATLIFF, DENISE	2012	25	1.00	55.94
ENVIRONMENTAL SPECIALIST			1.00	\$55.94
ROBERMAN, ALIDA	2013	02	2.00	138.35
Chemist		11	13.00	901.01
		16	21.00	1,428.92
			36.00	\$2,468.28
TANAKA, JOAN	2012	26	1.50	134.05
ENVIRONMENTAL ENGINEER			1.50	\$134.05
WALTERS, LAVETTA	2012	26	0.25	14.85
ENVIRONMENTAL PROTECTION ASSISTANT	2013	04	0.25	14.83
			0.50	\$29.68
Total Regional Payroll Costs			244.75	\$17,462.82

Contract Costs

SKINNER LANDFILL, OH, OH SITE ID = 05 73

COSTS FROM AUGUST 1, 2012 THROUGH JULY 31, 2013

SUPERFUND COOPERATIVE AGREEMENT (SCA)

State Agency: OHIO E.P.A.

SCA Number: V98568704

Project Officer(s): Glynis Landers

Dates of Service: From: To:

Summary of Service:

Total Costs: \$983.04

<u>Drawdown Number</u>	<u>Drawdown Date</u>	<u>Drawdown Amount</u>	<u>Treasury Schedule Number and Date</u>	<u>Site Amount</u>
311334820C	08/16/2012	9,813.40	22293997341 08/16/2012	313.85
311334820C	09/03/2012	10,596.79	22473997341 09/03/2012	369.29
311334820C	09/26/2012	10,056.79	22703997341 09/26/2012	95.14
311334820C	09/27/2012	10,804.03	22713997341 09/27/2012	34.20
311334820C	11/30/2012	8,885.95	33353997341 11/30/2012	160.27
311334820C	07/03/2013	7,158.68	31843997341 07/03/2013	10.29
Total:				<u>\$983.04</u>

Contract Costs

SKINNER LANDFILL, OH, OH SITE ID = 05 73

COSTS FROM AUGUST 1. 2012 THROUGH JULY 31, 2013

TECHNICAL SERVICE AND SUPPORT

Contractor Name: PRIMUS SOLUTIONS, INC.

EPA Contract Number: EPW11024

Delivery Order Information	<u>DO #</u>	<u>Start Date</u>	<u>End Date</u>
	19	07/30/2012	05/26/2013

Project Officer(s): CALVIN, LYNN
RZEZNIK, ANNA

Dates of Service: From: To:

Summary of Service: TECHNICAL SERVICES AND SUPPORT

Total Costs: \$1,553.60

<u>Voucher Number</u>	<u>Voucher Date</u>	<u>Voucher Amount</u>	<u>Treasury Schedule Number and Date</u>	<u>Site Amount</u>
427993	09/17/2012	80,292.33	AVC120200 09/28/2012	305.45
436363	10/16/2012	89,186.90	AVC130048 11/15/2012	661.61
1	11/15/2012	66,750.76	AVC130067 12/07/2012	355.98
7	05/13/2013	77,502.73	AVC130200 06/12/2013	57.64
8	06/03/2013	77,982.22	AVC130202 06/14/2013	172.92
			Total:	<u><u>\$1,553.60</u></u>

Miscellaneous (MIS) Costs
SKINNER LANDFILL, OH, OH SITE ID = 05 73
COSTS FROM AUGUST 1, 2012 THROUGH JULY 31, 2013

Miscellaneous (MIS) Costs

Total Costs: \$92.50

<u>Procurement Number</u>	<u>Voucher Number</u>	<u>Voucher Date</u>	<u>Voucher Amount</u>	<u>Treasury Schedule Number and Date</u>	<u>Site Amount</u>	<u>Description</u>
<u>BANKCARD</u>						
B3BK0001065	1446064	10/18/2012	35,667.17	AVC130040 11/05/2012	92.50	COX*OHIO PUBLISHING
Vendor Total:					<u>\$92.50</u>	
Total Miscellaneous Costs:					<u><u>\$92.50</u></u>	

EPA Indirect Costs

SKINNER LANDFILL, OH, OH SITE ID = 05 73

COSTS FROM AUGUST 1, 2012 THROUGH JULY 31, 2013

<u>Fiscal Year</u>	<u>Direct Costs</u>	<u>Indirect Rate(%)</u>	<u>Indirect Costs</u>
2012	9,715.65	56.41%	5,480.61
2013	10,376.31	56.41%	5,853.27
	<u>20,091.96</u>		
Total EPA Indirect Costs			<u>\$11,333.88</u>

EPA Indirect Costs

SKINNER LANDFILL, OH, OH SITE ID = 05 73

COSTS FROM AUGUST 1, 2012 THROUGH JULY 31, 2013

PAYROLL DIRECT COSTS

<u>Employee Name</u>	<u>Fiscal Year</u>	<u>Pay Period</u>	<u>Payroll Costs</u>	<u>Ind. Rate (%)</u>	<u>Indirect Costs</u>
BARNES, SHEILA	2012	23	147.92	56.41%	83.44
		24	49.29	56.41%	27.80
		25	24.65	56.41%	13.91
		26	209.53	56.41%	118.20
		27	74.05	56.41%	41.77
			<u>505.44</u>		<u>\$285.12</u>
ESTES, SHERRY	2012	22	127.58	56.41%	71.97
		23	148.85	56.41%	83.97
		24	297.71	56.41%	167.94
		25	212.63	56.41%	119.94
		26	170.12	56.41%	95.96
		27	63.48	56.41%	35.81
			<u>1,020.37</u>		<u>\$575.59</u>
FREY, REBECCA	2012	22	140.61	56.41%	79.32
		26	602.59	56.41%	339.92
			<u>743.20</u>		<u>\$419.24</u>
HANSEN, SCOTT	2012	22	1,143.63	56.41%	645.12
		23	715.35	56.41%	403.53
		24	277.24	56.41%	156.39
		25	277.24	56.41%	156.39
		26	745.09	56.41%	420.31
		27	71.00	56.41%	40.05
			<u>3,229.55</u>		<u>\$1,821.79</u>
LEVIN, IDA	2012	24	2,530.79	56.41%	1,427.62
			<u>2,530.79</u>		<u>\$1,427.62</u>
PASTOR, SUSAN	2012	25	218.12	56.41%	123.04

EPA Indirect Costs
 SKINNER LANDFILL, OH, OH SITE ID = 05 73
 COSTS FROM AUGUST 1, 2012 THROUGH JULY 31, 2013

PAYROLL DIRECT COSTS

<u>Employee Name</u>	<u>Fiscal Year</u>	<u>Pay Period</u>	<u>Payroll Costs</u>	<u>Ind. Rate (%)</u>	<u>Indirect Costs</u>
PASTOR, SUSAN	2012	26	145.41	56.41%	82.03
			363.53		\$205.07
RATLIFF, DENISE	2012	25	55.94	56.41%	31.56
			55.94		\$31.56
TANAKA, JOAN	2012	26	134.05	56.41%	75.62
			134.05		\$75.62
WALTERS, LAVETTA	2012	26	14.85	56.41%	8.38
			14.85		\$8.38
Total Fiscal Year 2012 Payroll Direct Costs:			8,597.72		\$4,849.99

OTHER DIRECT COSTS

<u>Contract, IAG, SCA, Misc.NO</u>	<u>Voucher Number</u>	<u>Treasury Schedule Date</u>	<u>Site Amount</u>	<u>Annual/SMO Allocation Costs</u>	<u>Ind. Rate (%)</u>	<u>Indirect Costs</u>
EPW11024	427993	09/28/2012	305.45	0.00	56.41%	172.30
			305.45	0.00		\$172.30
V98568704	311334820C	08/16/2012	313.85	0.00	56.41%	177.04
		09/03/2012	369.29	0.00	56.41%	208.32
		09/26/2012	95.14	0.00	56.41%	53.67

EPA Indirect Costs

SKINNER LANDFILL, OH, OH SITE ID = 05 73

COSTS FROM AUGUST 1, 2012 THROUGH JULY 31, 2013

OTHER DIRECT COSTS

Contract, IAG, SCA, Misc.NO	Voucher Number	Treasury Schedule Date	Site Amount	Annual/SMO Allocation Costs	Ind. Rate (%)	Indirect Costs
V98568704	311334820C	09/27/2012	34.20	0.00	56.41%	19.29
			812.48	0.00		\$458.32
Total Fiscal Year 2012 Other Direct Costs:			1,117.93	0.00		\$630.62
Total Fiscal Year 2012:			9,715.65			\$5,480.61

PAYROLL DIRECT COSTS

Employee Name	Fiscal Year	Pay Period	Payroll Costs	Ind. Rate (%)	Indirect Costs
BARNES, SHEILA	2013	01	24.61	56.41%	13.88
		02	98.59	56.41%	55.61
		03	197.21	56.41%	111.25
		04	24.63	56.41%	13.89
		05	12.32	56.41%	6.95
		12	24.69	56.41%	13.93
			382.05		\$215.51
ESTES, SHERRY	2013	01	170.90	56.41%	96.40
		02	297.70	56.41%	167.93
		03	42.52	56.41%	23.99
		04	448.32	56.41%	252.90
		05	101.70	56.41%	57.37
		06	20.33	56.41%	11.47
		08	42.59	56.41%	24.03
		09	42.65	56.41%	24.06
		11	234.52	56.41%	132.29
		12	21.32	56.41%	12.03
		15	21.85	56.41%	12.33
		16	131.09	56.41%	73.95
		18	21.44	56.41%	12.09

EPA Indirect Costs
 SKINNER LANDFILL, OH, OH SITE ID = 05 73
 COSTS FROM AUGUST 1, 2012 THROUGH JULY 31, 2013

PAYROLL DIRECT COSTS

<u>Employee Name</u>	<u>Fiscal Year</u>	<u>Pay Period</u>	<u>Payroll Costs</u>	<u>Ind. Rate (%)</u>	<u>Indirect Costs</u>
ESTES, SHERRY	2013	19	21.04	56.41%	11.87
			<u>1,617.97</u>		<u>\$912.71</u>
FREY, REBECCA	2013	01	19.75	56.41%	11.14
		06	38.26	56.41%	21.58
			<u>58.01</u>		<u>\$32.72</u>
HAILE, LINDA	2013	02	48.53	56.41%	27.38
		03	16.18	56.41%	9.13
		04	32.34	56.41%	18.24
			<u>97.05</u>		<u>\$54.75</u>
HANSEN, SCOTT	2013	01	106.75	56.41%	60.22
		02	284.39	56.41%	160.42
		03	568.76	56.41%	320.84
		04	177.74	56.41%	100.26
		05	106.65	56.41%	60.16
		06	533.22	56.41%	300.79
		07	284.38	56.41%	160.42
		08	213.29	56.41%	120.32
		09	445.16	56.41%	251.11
		10	106.84	56.41%	60.27
		11	106.84	56.41%	60.27
		12	35.61	56.41%	20.09
		13	35.61	56.41%	20.09
		14	71.23	56.41%	40.18
		16	262.21	56.41%	147.91
		17	106.84	56.41%	60.27
			<u>3,445.52</u>		<u>\$1,943.62</u>

EPA Indirect Costs
 SKINNER LANDFILL, OH, OH SITE ID = 05 73
 COSTS FROM AUGUST 1, 2012 THROUGH JULY 31, 2013

PAYROLL DIRECT COSTS

<u>Employee Name</u>	<u>Fiscal Year</u>	<u>Pay Period</u>	<u>Payroll Costs</u>	<u>Ind. Rate (%)</u>	<u>Indirect Costs</u>
JEFFRIESHARWELL, PATRICIA	2013	06	36.86	56.41%	20.79
			36.86		\$20.79
LEVIN, IDA	2013	09	671.82	56.41%	378.97
			671.82		\$378.97
PASTOR, SUSAN	2013	02	72.71	56.41%	41.02
			72.71		\$41.02
ROBERMAN, ALIDA	2013	02	138.35	56.41%	78.04
		11	901.01	56.41%	508.26
		16	1,428.92	56.41%	806.05
			2,468.28		\$1,392.35
WALTERS, LAVETTA	2013	04	14.83	56.41%	8.37
			14.83		\$8.37
Total Fiscal Year 2013 Payroll Direct Costs:			8,865.10		\$5,000.81

OTHER DIRECT COSTS

<u>Contract, IAG, SCA, Misc.NO</u>	<u>Voucher Number</u>	<u>Treasury Schedule Date</u>	<u>Site Amount</u>	<u>Annual/SMO Allocation Costs</u>	<u>Ind. Rate (%)</u>	<u>Indirect Costs</u>
B3BK0001065	1446064	11/05/2012	92.50	0.00	56.41%	52.18
			92.50	0.00		\$52.18
EPW11024	436363	11/15/2012	661.61	0.00	56.41%	373.21
	1	12/07/2012	355.98	0.00	56.41%	200.81
	7	06/12/2013	57.64	0.00	56.41%	32.51

EPA Indirect Costs

SKINNER LANDFILL, OH, OH SITE ID = 05 73

COSTS FROM AUGUST 1, 2012 THROUGH JULY 31, 2013

OTHER DIRECT COSTS

Contract, IAG, SCA, Misc.NO	Voucher Number	Treasury Schedule Date	Site Amount	Annual/SMO Allocation Costs	Ind. Rate (%)	Indirect Costs
EPW11024	8	06/14/2013	172.92	0.00	56.41%	97.54
			1,248.15	0.00		\$704.07
V98568704	311334820C	11/30/2012	160.27	0.00	56.41%	90.41
		07/03/2013	10.29	0.00	56.41%	5.80
			170.56	0.00		\$96.21
Total Fiscal Year 2013 Other Direct Costs:			1,511.21	0.00		\$852.46
Total Fiscal Year 2013:			10,376.31			\$5,853.27
Total EPA Indirect Costs						\$11,333.88

Waterford Business Premier Money
 Market XXXXXXXXXX
 Printed by: Julie Bartnik

WATERFORD BANK, N.A.

1/10/2014 2:32:33 PM

Reporting Institution: 27

Demand Deposit XXXXXXXXXX 9245 - Shumaker, Loop & Kendrick LLP

	Relationship	Date of Birth	Phone Number	Tax Identification
Shumaker, Loop & Kendrick LLP	Owner		*****	EIN **-*****
FBO Oxy USA Inc	Owner		*****	EIN **-*****
1000 Jackson St. Toledo OH 43604-5573				

Additional Relationships

Tax Name: FBO Oxy USA Inc

See Mailing Information

Summary

Memo Ledger Balance:	\$31,425.84	Date Opened:	Jan 10, 2014
Memo Available Balance:	\$0.00		
Current Ledger Balance:	\$0.00		
Current Available Balance:	\$0.00		
Interest Balance:	\$0.00		
Current Statement Rate:	0.0000%		
Overdraft Limit:	\$0.00		
ATM/POS Overdraft Balance:	\$0.00		

Memo Balances

Current Ledger Balance:	\$0.00	Current Available Balance:	\$0.00
Plus Presentments:	\$31,425.84	Memo Available Balance:	\$0.00
Memo Ledger Balance:	\$31,425.84		

Projected Float

Projected Date	Available Float	Expiring Holds	Projected Balance
Projected Balances do not include Presentments			
Jan 11, 2014 Saturday			\$0.00
Jan 12, 2014 Sunday			\$0.00
Jan 13, 2014 Monday			\$0.00
Jan 14, 2014 Tuesday			\$0.00
Jan 15, 2014 Wednesday			\$0.00
Jan 16, 2014 Thursday			\$0.00

Interest

Days Into This Period:	Deposit Rate Index:	[5] Business MM
	Rate Adjuster Option:	Rate Adjuster Is Not Expressed as a Percentage Variance
	Compounding Code:	Simple
	Interest Cycle:	[30] Month-End
	Interest Reporting Code:	Reportable
	Withholding Code:	No Withholding

Service Charge

Date Minimum Balance:	Jan 10, 2014	Service Charge Cycle:	[30] Month-End
-----------------------	--------------	-----------------------	----------------